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--ABSTRACT

Disclosed herein are multicomponent systems, processes for preparing them, and their use for preparing water-in-oil dispersions curable thermally or both thermally and with actinic radiation, and also their use as coating materials, adhesives, and sealants for producing coatings, adhesive layers, and seals. In one embodiment, a multicomponent system comprises: (I) at least one water-in-oil dispersion comprising water and at least one water-soluble and/or water-dispersible, oligomeric and/or polymeric binder (A) having at least two isocyanate-reactive functional groups in solution and/or dispersion in at least one organic solvent; (II) at least one water-free liquid component comprising at least one polyisocyanate (B); and (III) water or at least one aqueous component comprising at least one binder (A) in dispersion and/or solution in water. --